

**Information to identify the case:**

Debtor 1	<u>Rhonda Y. Stearns</u>	Social Security number or ITIN	<b>xxx-xx-7237</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-10325-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rhonda Y. Stearns

9/1/20

By the court: Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Rhonda Y. Stearns  
 Debtor

Case No. 17-10325-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: nsha  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Sep 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2020.

db +Rhonda Y. Stearns, 11168 Troy Center Road, Titusville, PA 16354-2952  
 sp #+Alexandra Boone, Miller Weisbrod LLP, 11551 Forest Central Drive, Suite 300,  
 Dallas, TX 75243-3924  
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 14393660 +Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040  
 14393661 +First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363  
 14636560 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 14393666 +Titusville Consumer Discount Company, P.O. Box 342, Titusville, PA 16354-0342  
 14393667 +Tractor Supply / Cbsd, Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195-0363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2020 12:09:50  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2020 12:09:50 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: GMACFS.COM Sep 02 2020 13:03:00 Ally Bank serviced by Ally Servicing LLC,  
 P.O. Box 130424, Roseville, MN 55113-0004  
 14406673 EDI: GMACFS.COM Sep 02 2020 13:03:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004  
 14393659 +EDI: GMACFS.COM Sep 02 2020 13:03:00 Ally Financial, 200 Renaissance Center,  
 Detroit, MI 48243-1300  
 14685877 EDI: PRA.COM Sep 02 2020 13:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14393662 +E-mail/Text: bkdepartment@rtresolutions.com Sep 02 2020 12:10:04 Real Time Resolutions,  
 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
 14646400 EDI: BECKLEE.COM Sep 02 2020 13:03:00 State Farm Bank, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 14393663 +EDI: STFM.COM Sep 02 2020 13:03:00 State Farm Bank, Attn: Bankruptcy, Po Box 2328,  
 Bloomington, IL 61702-2328  
 14393664 +EDI: STFM.COM Sep 02 2020 13:03:00 State Farm Financial Services, 1 State Farm Plaza,  
 Bloomington, IL 61710-0001  
 14393665 +EDI: RMSC.COM Sep 02 2020 13:03:00 Synchrony Bank / JCPenneys, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
 cr Specialized Loan Servicing LLC  
 cr\* +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
 14886269\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: nsha  
Form ID: 3180W

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Total Noticed: 20

Date Rcvd: Sep 01, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. [ecfmail@mwclaw.com](mailto:ecfmail@mwclaw.com),  
[ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)  
Daniel P. Foster on behalf of Debtor Rhonda Y. Stearns [dan@mrdebtbuster.com](mailto:dan@mrdebtbuster.com),  
[katie@mrdebtbuster.com](mailto:katie@mrdebtbuster.com); [kaitlyn@mrdebtbuster.com](mailto:kaitlyn@mrdebtbuster.com); [kristen@mrdebtbuster.com](mailto:kristen@mrdebtbuster.com); [fosterlaw@ecf.inforuptcy.com](mailto:fosterlaw@ecf.inforuptcy.com)  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC [lisac@w-legal.com](mailto:lisac@w-legal.com),  
[Llombardi06@law.du.edu](mailto:Llombardi06@law.du.edu)  
Mark G. Claypool on behalf of Creditor Ally Bank serviced by Ally Servicing LLC  
[mclaypool@kmgslaw.com](mailto:mclaypool@kmgslaw.com), [knoxbank@hotmail.com](mailto:knoxbank@hotmail.com); [chartle@kmgslaw.com](mailto:chartle@kmgslaw.com); [aklus@kmgslaw.com](mailto:aklus@kmgslaw.com)  
Office of the United States Trustee [ustpreregion03.pi.ecf@usdoj.gov](mailto:ustpreregion03.pi.ecf@usdoj.gov)  
Ronda J. Winnecour [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

TOTAL: 7